

Amy Boles v. MMG Insurance Company

Held April 30, 2014 – Docket No. INS-14-2038

Decision Issued: May 16, 2014

The insured requested a hearing to contest the nonrenewal of her homeowners insurance policy due to the number and nature of continuing related losses. The evidence on the record established that the company has paid two claims resulting from the same situation despite some attempts by the insureds to address the issue.

Held: For the company. Although the Maine Property Insurance Cancellation Control Act specifies that “loss record” and similar insurance terms are not by themselves sufficient explanations of a company’s intent not to renew, the company’s reason was not just that losses occurred. The company’s reason was that the losses that had occurred were all related to the same condition and likely to recur. As this is a good faith reason that is related to the insurability of the property, the nonrenewal is permitted by Maine law.